



Order Filed on July 10, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

**Robertson, Anschutz, Schneid, Crane & Partners,
PLLC**

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

Cory F. Woerner, Esq. (296702019)

In Re:

Rex V. Fernandez,

Debtor.

Case No.: 25-11697-JKS

Chapter: 13

Hearing Date: July 10, 2025

Judge: John K. Sherwood

Recommended Local Form:

☒ Followed

☐ Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY and CO-DEBTOR STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: July 10, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtors: Rex V. Fernandez

Case No.: 25-11697-JKS

Caption of Order: **Order Vacating Stay and Co-Debtor Stay**

Upon the motion of SELECT PORTFOLIO SERVICING, INC., AS SERVICER FOR U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE ACQUISITION CORP. 2005-WMC1 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-WMC1, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property and co-debtor stay pursuant to 11 U.S.C. § 1301 as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☒ Real property more fully described as:

144 West Central Avenue, Bergenfield, NJ 07621

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Page 3

Debtors: Rex V. Fernandez

Case No.: 25-11697-JKS

Caption of Order: **Order Vacating Stay and Co-Debtor Stay**

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extend necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.